

Information to identify the case:

Debtor 1	<u>Alain Fatovic</u>	Social Security number or ITIN	xxx-xx-9340
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn E Fatovic</u>	Social Security number or ITIN	xxx-xx-1665
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-23056-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alain Fatovic

Dawn E Fatovic
aka Dawn Ambrosio

11/29/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alain Fatovic
Dawn E Fatovic
Debtors

Case No. 17-23056-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 29, 2022

User: admin
Form ID: 3180W

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Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alain Fatovic, Dawn E Fatovic, 454 Park Ave., Fairview, NJ 07022-1137
516904631	+ Animal General, 725 River Rd., Edgewater, NJ 07020-1149
516904633	+ Aspire Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
516904643	Cliffside Medical, LLC, PO Box 1546, Englewood Cliffs, NJ 07632-0546
516904644	+ Discover Bank, c/o Bruce A Piekarsky, Court Officer, PO Box 1006, Hackensack, NJ 07602-1006
516904647	Hackensack Neurology, c/o Michael S Harrison, 3155 NJ-10 East, Suite 214, Denville, NJ 07834
516904648	Hackensack Radiology, c/o Michael S Harrison, 3155 NJ-10 East, Suite 214, Denville, NJ 07834
516904649	+ Hackensack UMC, c/o Palisade Medical Center, 7600 River Rd., North Bergen, NJ 07047-6217
516904650	+ Hackensack UMC, c/o Law Firm of Steven Finkelstein, P.O. Box 6905, Elizabeth, NJ 07206-6905
516904651	+ Hackensack UMC Palisades, P.O. Box 31015, Newark, NJ 07101-0130
517188060	+ Hematology Oncology Physicians, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
516904656	Merrick Bank Corporation, c/o Phillips & Cohen Associates, Ltd., PO Box 5790, Hauppauge, NY 11788-0164
516904657	Metropolitan Neurosurgery Assoc., PA, 309 Engle St., Suite 6, Englewood, NJ 07631-1822
516904660	Palisades Emergency Consult., c/o Michael Harrison, 3155 State Route 10, Suite 214, Denville, NJ 07834-3430

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 29 2022 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 29 2022 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: LCIBAYLN	Nov 30 2022 01:43:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1839
cr	Email/Text: BankruptcyECFMail@mccalla.com	Nov 29 2022 20:51:00	M&T Bank, c/o McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076
517013220	Email/PDF: bncnotices@becket-lee.com	Nov 29 2022 20:49:36	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516904630	+ Email/PDF: bncnotices@becket-lee.com	Nov 29 2022 20:49:58	Amex, P.o. Box 981537, El Paso, TX 79998-1537
516904632	+ EDI: APPLIEDBANK.COM	Nov 30 2022 01:43:00	Applied Bank, Attn: Bankruptcy, 2200 Concord Pike Ste 102, Wilmington, DE 19803-2909
516904634	+ EDI: BANKAMER.COM	Nov 30 2022 01:43:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

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517082024	+ EDI: BANKAMER2.COM	Nov 30 2022 01:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517081198	^ MEBN	Nov 29 2022 20:47:53	Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
518381084	+ EDI: LCIBAYLN	Nov 30 2022 01:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
518381085	+ EDI: LCIBAYLN	Nov 30 2022 01:43:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
516904635	+ Email/Text: bankruptcy@cavps.com	Nov 29 2022 20:51:00	Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
516904636	+ EDI: CAPITALONE.COM	Nov 30 2022 01:43:00	Capital 1/bestbuy, Capital 1Retail Services/Att: Bankruptcy, P.O. Box 30258, Salt Lake City, UT 84130-0258
516904637	+ Email/Text: bankruptcy@usecapital.com	Nov 29 2022 20:51:00	Capital Accounts, Po Box 140065, Nashville, TN 37214-0065
516904638	+ EDI: CAPITALONE.COM	Nov 30 2022 01:43:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
516904639	+ EDI: CAPITALONE.COM	Nov 30 2022 01:43:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516904640	+ EDI: CAPITALONE.COM	Nov 30 2022 01:43:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
517111722	Email/PDF: bncnotices@becket-lee.com	Nov 29 2022 20:49:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517128714	+ Email/Text: bankruptcy@cavps.com	Nov 29 2022 20:51:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
519738763	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 29 2022 20:50:00	Community Loan Servicing LLC, Attn: Cashiering Dept., 4425 Ponce De Leon Blvd., 5th Fl., Coral Gable, FL 33146-1839
518988442	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 29 2022 20:50:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518988441	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 29 2022 20:50:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
516917922	EDI: DISCOVER.COM	Nov 30 2022 01:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516904645	+ EDI: DISCOVER.COM	Nov 30 2022 01:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516904646	+ Email/Text: bankruptcy@certifiedcollection.com	Nov 29 2022 20:51:00	Englewood Hospital, c/o Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
516904641	EDI: JPMORGANCHASE	Nov 30 2022 01:43:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516904642	EDI: JPMORGANCHASE	Nov 30 2022 01:43:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516904652	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 29 2022 20:50:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

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516904653	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 29 2022 20:50:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516904654	Email/Text: camanagement@mtb.com	Nov 29 2022 20:51:00	M & T Bank, Po Box 844, Buffalo, NY 14240
517140011	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2022 20:51:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516904655	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 29 2022 20:49:36	Merrick Bank Corp., Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
516904658	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2022 20:51:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519746067	Email/Text: nsm_bk_notices@mrcooper.com	Nov 29 2022 20:50:00	Nationstar Mortgage LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741
519746068	Email/Text: nsm_bk_notices@mrcooper.com	Nov 29 2022 20:50:00	Nationstar Mortgage LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, C/O RightPath Servicing
516904662	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
516904663	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
517112131	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517187567	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517127421	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517092753	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517112134	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Hsbc, POB 41067, Norfolk VA 23541
517133149	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Mande, POB 41067, Norfolk VA 23541
517112146	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517133171	EDI: PRA.COM	Nov 30 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517125648	EDI: Q3G.COM	Nov 30 2022 01:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516904664	+ Email/Text: bkdepartment@rtresolutions.com	Nov 29 2022 20:51:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
516904665	+ Email/Text: clientservices@remexinc.com	Nov 29 2022 20:50:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
516908491	+ EDI: RMSC.COM	Nov 30 2022 01:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516904667	+ EDI: RMSC.COM	Nov 30 2022 01:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516904668	+ EDI: RMSC.COM	Nov 30 2022 01:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519765510	*+	Alain Fatovic, 454 Park Ave., Fairview, NJ 07022-1137
519738764	*+	Community Loan Servicing LLC, Attn: Cashiering Dept., 4425 Ponce De Leon Blvd. 5th Fl., Coral Gable, FL 33146-1839
517188063	*+	Hematology Oncology Physicians, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
516904659	##+	Palisades Emergency Consult., One Edgewater St., 6th floor, Staten Island, NY 10305-4900
516904661	##+	Paul Michael Marketing, 15916 Union Tpke Ste 302, Flushing, NY 11366-1955
516904666	##	Ridgefield Imaging Center Inc., 669 Broad Ave., Suite 103, Ridgefield, NJ 07657-1631

TOTAL: 0 Undeliverable, 3 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor COMMUNITY LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marc G. Alster	on behalf of Joint Debtor Dawn E Fatovic malster@alsterlaw.com r59840@notify.bestcase.com
Marc G. Alster	on behalf of Debtor Alain Fatovic malster@alsterlaw.com r59840@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Bayview Loan Servicing LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

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Robert P. Saltzman

on behalf of Creditor M&T Bank dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13